REZONE SITE PLAN NARRATIVE for GATEWAY OASIS WHITE MOUNTAIN LAKE DEVELOPMENT

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INTRODUCTION

The purpose of this narrative is to provide information regarding the re-zoning to a portion of the property around White Mountain Lake in Navajo County, Arizona. The site is a portion of an existing Master Site Plan. The existing Master Development Plan is comprised of approximately 1,223.6 acres. The rezone site area is approximately 127.09 acres. The site is located northwest of White Mountain Lake. The purpose of the rezone is to provide an RV/Park Model development that utilizes open space to provide a rural development in the area. The project will provide RV rental sites on both a short term and long-term basis. There will potentially be some park model homes for longer term rental as well. The development will highlight Silver Creek, which flows through the site and will also provide amenities such as a store, showers and Club House. The development is also planned to have some areas for overnight camping. The development will also be part of the recreation district that utilizes White Mountain Lake. The purpose of the rezone will be to provide R-3 zoning for a majority of the site and a small portion will be C-R for a small store at the entrance.

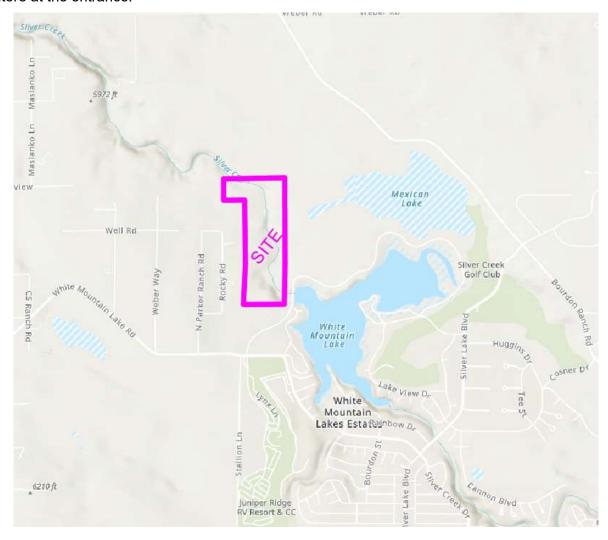


Figure 1. VICINITY MAP

EXISTING MASTER SITE PLAN

The existing Master Site Plan was prepared in 2006 to provide a layout and uses for the current Special Development (SD) zoning for the property. The existing uses for the entire master planned area include the following:

- Single-Family Residential 1,090 acres
- Multi-Family & Resort 47.6 acres
- Hotel 11 acres
- RV 64 acres
- Multi-Family 11 acres

The SD zoning and Master Site Plan were set in place in Resolutions 78-82 and 39-84. A copy of the Master Development Plan is indicated in Figure 2 below.

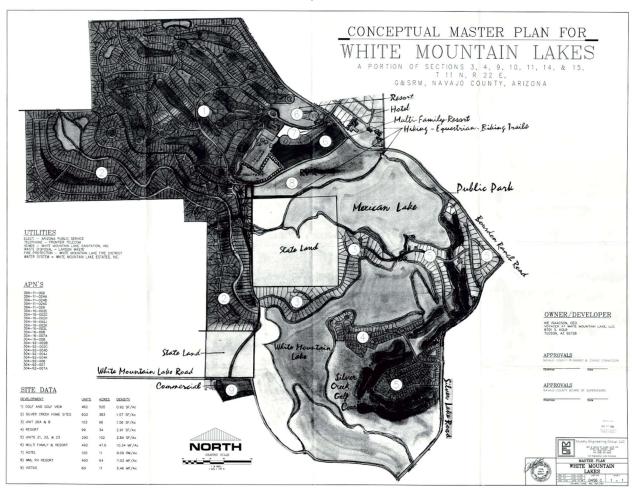


Figure 2. EXISTING MASTER DEVELOPMENT PLAN

REZONE AREA

The purpose of this rezone is to change the zoning of a portion of the existing Master Site Plan. The portion to be revised is located on the western side of the existing Master Site Plan. The existing plan is comprised of an area of 1,223.6 acres. The portion to be revised is 127.09 acres. Figure 3 indicates the portion of the existing Master Site Plan that will be rezoned.

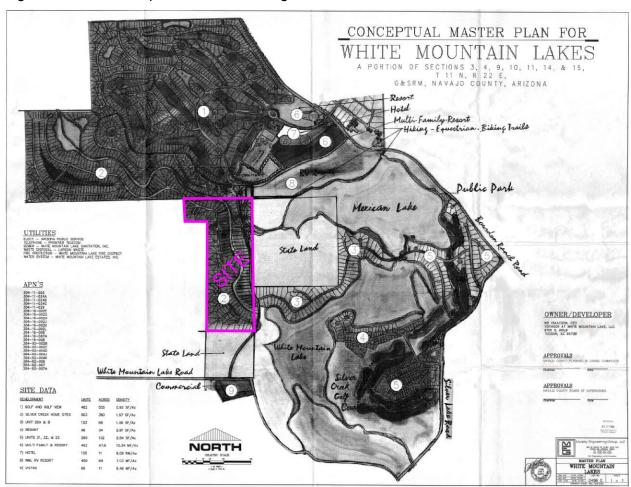


Figure 3. REZONE AREA MAP

The portion of the existing Master Site Plan being rezoned is indicated as a portion of Development 2, "Silver Creek Home Sites". According to the Plan, the development was to have 603 units and be comprised of an area of 383 acres. This provides a density of 1.57 units/acre. The rezoned area will have 300 units for a density of 2.36 units/acre. The rezoned area will have 150 lots for a density of 1.18 lots/acre. This is because there will be two (2) RV hookups per lot. The lots are laid out in a manner to consider the existing terrain, specifically along the Silver Creek.

At the southern end of the project site, there will be an area that will be zoned C-R. This area will provide for a small store in the development. The small store will provide a convenient location to

purchase necessary items and snacks. Figure 4 indicates the locations of the R-3 and C-R zones for the project.

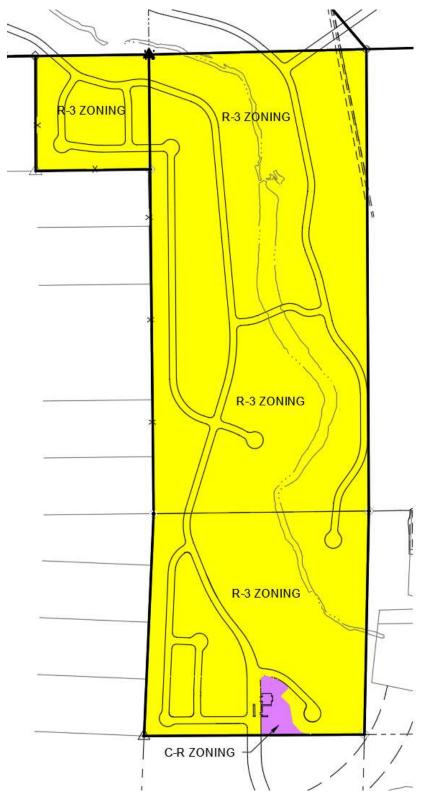


Figure 4. REZONE LOCATIONS MAP

LOT SIZES & SETBACKS

The R-3 zoned portion of the project is planned to have generally the same size of lots. The lots will be approximately 140 feet in width by 70 feet in depth, providing an approximate area of 9,800 square feet. Providing lots with this size and putting RV or Park Models on the lots will provide a large amount of space between each RV or Park Model. Typically, an RV or Park Model along with a car parked next to it will use a maximum width of 30 feet. This will allow approximately 80 feet (with 2 RV/Park Model spaces) of the lot remaining that will be open. This will allow substantial room between each building or RV. Based on the R-3 Zoning, the building setbacks for all the lots will be 20 feet in front, 5 feet on the sides, and 15 feet in the back. Figure 5 below demonstrates the lot size with setbacks.

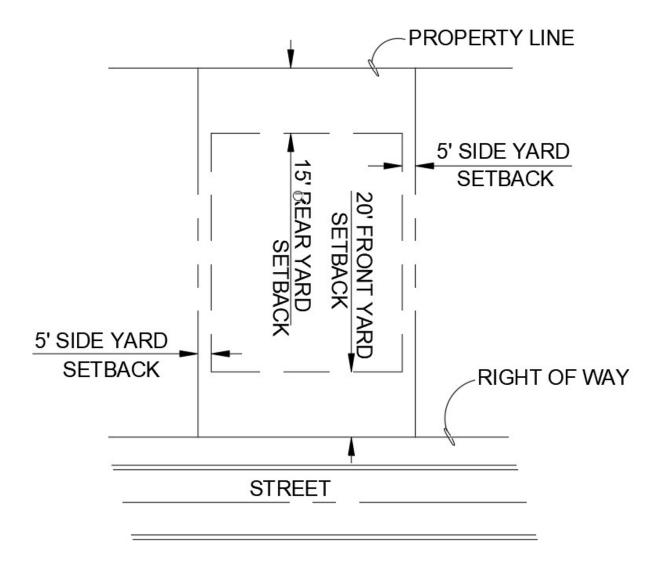


Figure 5. SETBACK DETAIL

SITE ACCESS & CIRCULATION

The primary site access will be from the south. The access will be provided from White Mountain Lake Road. Just north of White Mountain Lake Road, there is a 40-acre piece of property that is owned by the State of Arizona. There is an existing Right-of-Way through the 40-acre State land, allowing access to the White Mountain Lake Dam. The owners of the Gateway Oasis project have recently started the process of acquiring a Right-of-Way from the existing Right-of-Way to the south side of the property near the White Mountain Lake Dam. The owner currently has acquired a "Temporary Right of Entry onto State Trust Land" for construction purposes while the associated ROW 16-120777 (Right-of-Way) is being processed.

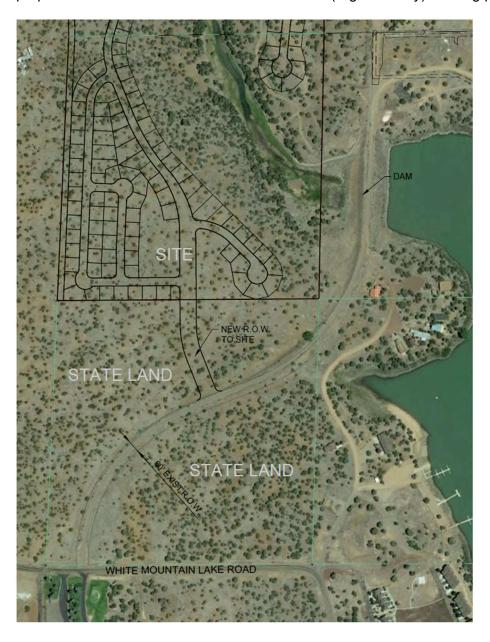


Figure 6. MAIN ACCESS MAP

There will also be an emergency access from the east side of Silver Creek. The second access will be located on the east side of the site. It will head northeast, south of the treatment plant, and connect directly to Bourdon Ranch Road. This access will be constructed as part of Phase 1.

There will be one location where the creek will be crossed allowing circulation to both sides of Silver Creek. The creek crossing will be in Phase 1.

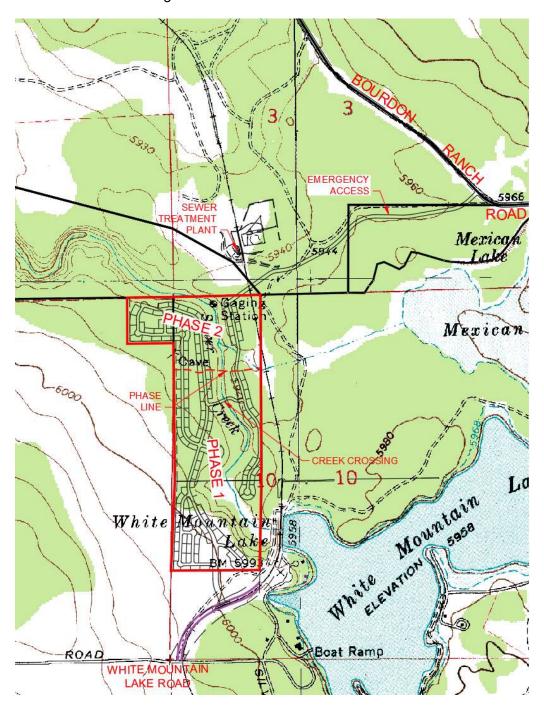


Figure 7. EMERGENCY ACCESS MAP

PHASING

The project is planned to have two (2) phases. Phase 1 will be the first 100 lots and 200 spaces. It will be located at the south end of the project at the main entrance to the development. The first phase will be on both sides of the Silver Creek. Phase 2 will be located north of Phase 1 and will be the 50 remaining lots and 100 spaces for the project. The store, clubhouse & swimming pool and at least one shower/laundry facility will be in Phase 1. Figure 8 indicates the location of the phases.

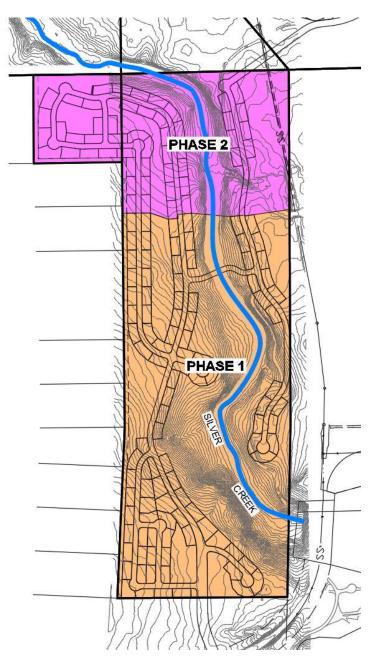


Figure 8. PHASE MAP

DRAINAGE

Typically, storm water enters the site from four (4) different areas. There is water that flows from the outlet of White Mountain Lake, under the dam and down the Silver Creek. This is a controlled outlet. When Mexican Lake (located north of White Mountain Lake) fills and overflows, the overflow will enter Silver Creek from the east side. And there are two drainage areas on each side of Silver Creek (west and east drainage areas) that flow to the site from offsite. Figure 9 indicates these four areas and delineates the two offsite flow areas. The figure generally indicates the flow directions with black arrows. All these flows make their way to the Silver Creek and then downstream of the site. The flows out of White Mountain Lake and Mexican Lake will continue to flow directly to the creek. The west and east drainage areas will flow through the site. The site will be designed to utilize culverts and channels to convey the offsite storm waters through the site and to Silver Creek, where the storm water will be contained in the canyon and will be conveyed off the site.

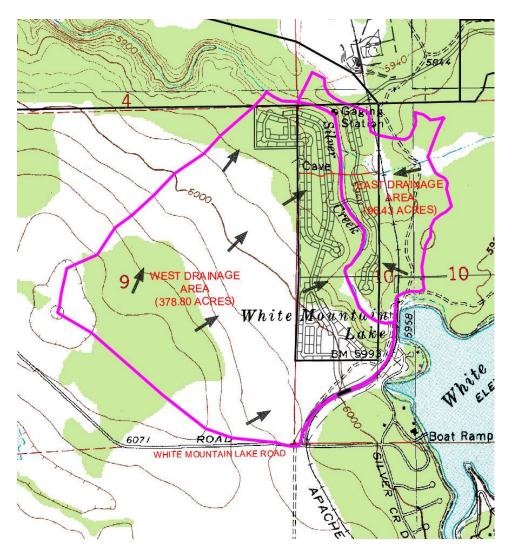


Figure 9. DRAINAGE MAP

FLOODPLAINS

A FEMA Map has been prepared that indicates the approximate location of the project site. The map is located below in Figure 10. The project is located on FEMA Map number 04017C4482E, which has a revision date of September 26, 2008. The project is depicted on the existing FEMA Map in Figure 10.

Based on the map, the majority of the site is in Flood Zone 'X', "Areas determined to be outside the 0.2% annual chance floodplain". There is also a portion of the site located near the southern end of the site located in Flood Zone 'AE', "Base Flood Elevations determined", and Flood Zone 'A', "No Base Flood Elevations determined". The locations are the outlet of White Mountain Lake, the overflow of Mexican Lake, and Silver Creek between those two locations.

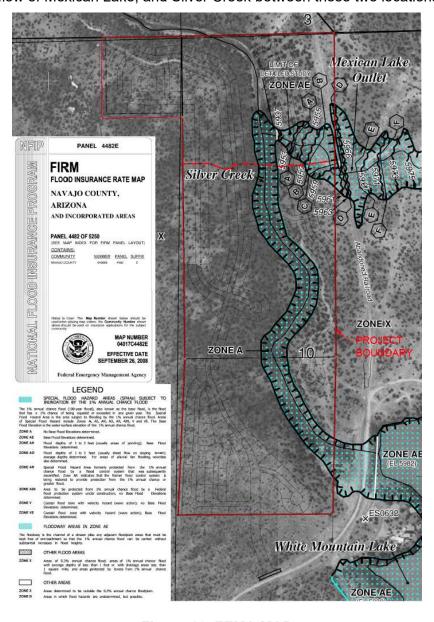


Figure 10. FEMA MAP

WATER

The White Mountain Lake Water System (PWS 09-034) is the existing water system which provides drinking water to the White Mountain Lake community. The owner of the water system has stated that they will provide water to this development. The water system has five (5) existing wells. The wells are reported to produce the following flows:

- Well #1 70 gpm
- Well #2 65 gpm
- Well #3 65 gpm
- Well #4 80 gpm
- Well #5 300 gpm

The existing water system also has two (2) existing water storage tanks. The tanks volumes were reported as follows:

- Well #5 Storage Tank = 60,000 gallons
- Juniper Ridge Storage Tank = 212,000 gallons
- Total Storage = 272,000 gallons

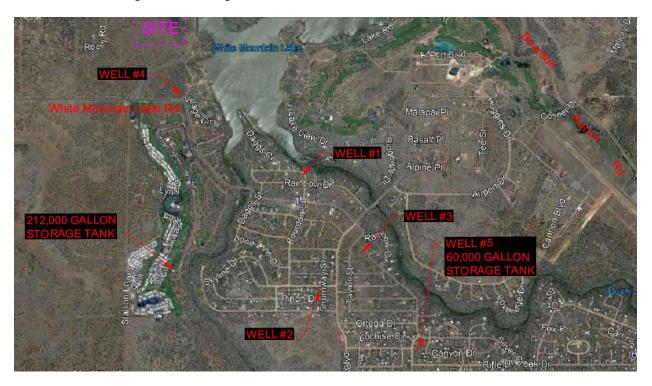


Figure 11. EXISTING WATER MAP

The water provider indicated that there is an existing water line located on the south side of White Mountain Lake Dam in Silver Creek Drive. This existing water line will be the connection point of the new water lines for the development. The water line will be looped to provide

adequate flow throughout the development. The water line will be installed downstream of the dam.

At the time the water system is designed for the project, a more detailed analysis will be conducted to determine if additional wells and/or storage tanks are required for the water system. The analysis will also consider the capability of the existing system and the ability to continue to provide water to the existing customers.

Because of the location of the existing system and the terrain of the project site, the pressure will likely have to be reduced to the site, as the pressures will likely be to high. This will be considered and incorporated to the water design for the development.

The water mains will be constructed in roadway easements and utility easements within the project. The water system will be extended base on the two phases of the project, being constructed on the south end first, and then extended to Phase 2 on the north end.

SEWER

The site is just south of an existing wastewater treatment facility. The facility is owned by White Mountain Lake Sanitation, Incorporated (Sewer Company). The Sewer Company has an existing gravity sewer line that is located across the existing White Mountain Lake dam and continues northward in the existing abandoned railroad grade to the treatment plant. The existing sewer line crosses onto the site just south of the treatment plant. Based on conversations with the owner of the Sewer Company, this existing line can be connected into providing sewer to the project.

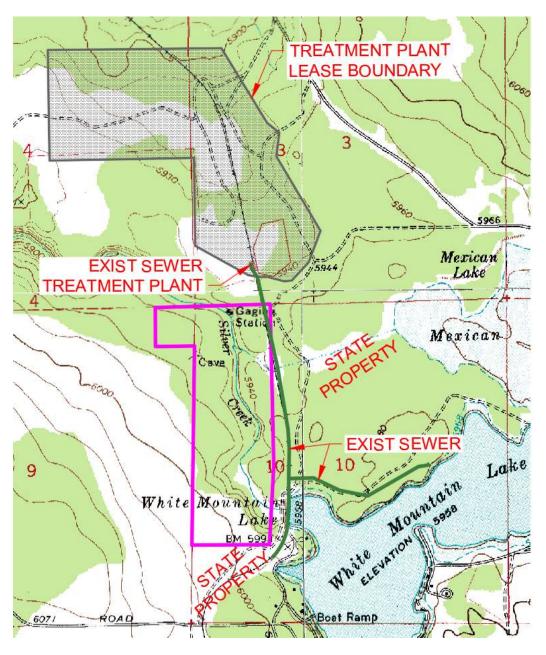


Figure 12. EXISTING SEWER MAP

The sewer treatment plant has an existing lease boundary that generally extends north and west of the treatment plant. As can be seen on Figure 12, the lease boundary is outside the project site.

The sewer treatment plant treats the influent from the sewer system and then re-uses the treated effluent by sprinkling the effluent on a portion of the reuse area. The Sewer Company provided information regarding the requirements of the Aquifer Protection Permit for the sewer treatment plant and the reuse area of the plan. The treatment plant itself is capable of treating 250,000 gallons per day (gpd). The reuse area has three (3) different phases. Each phase has a "trigger point" in flows in gpd in which the operator must move to the next phase. The maximum flows for each phase are indicated in Table 1 below.

PHASE MAXIMIMUM FLOW RATE
Phase 1 20,000 gpd
Phase 2 62,000 gpd
Phase 3 125,000 gpd

Table 1. Reuse Flow Rates

When the maximum flows are reached, the sprinkler system will have to be expanded to reuse more effluent. This also will require some fencing expansion as well as some berms being constructed to contain the reuse water to ensure it stays on the site. It was indicated that the treatment plant is currently receiving flows real close to the 20,000 gpd that will require the expansion to the Phase 2 reuse area. Therefore, this project will definitely put the flows over that threshold if it doesn't happen before the development is connected to the system.

The entire project will have 748 lots, with 200 in Phase 1. The remainder will be in Phase 2. The sewer flows from the development were estimated using Table 1 from AAC R18-9-E323. The population was determined assuming 2.7 people per lot and using 80 gallons per person per day from Table 1. The results are indicated in Table 2 below.

PHASE	# OF UNITS	ESTIMATED POPULATION	ESTIMATED SEWER FLOWS (GPD)
Phase 1	200	540	43,200
Phase 2	100	270	21,600
Total	300	810	64,800

Table 2. Estimated Sewer Flows

Based on these estimations, Phase 1 will put the daily flows over the Phase 1 threshold of 20,000 gpd and may also put the flows to the treatment plant over the Phase 2 threshold of 62,000 gpd when the lots are full. An agreement will have to be made with the Sewer Company as to how they will be compensated to expand the reuse area. Expansion will have to be considered for Phase 2.

Because of the terrain of the site, sewer lift stations will be required to get the sewer to the existing sewer main that leads to the sewer treatment plant. These will be part of the detailed design of the sewer system for the project.

TRAFFIC & ROAD

Traffic to the development will enter the site on the south end near the White Mountain Lake Dam. Access to White Mountain Lake is provided by both Highway 77 on the west and Bourdon Ranch Road on the east. The access from the highway to the site will be via White Mountain Lake Road and requires a travel distance of approximately 3.0 miles to the entrance. The access from Bourdon Ranch Road is via Silver Lake Boulevard and Silver Creek Drive and requires a travel distance of approximately 2.8 miles. It is likely that traffic to and from the development will travel to and from both Taylor and Show Low. Traffic will also likely travel to and from the site using both Highway 77 and Bourdon Ranch Road, therefore approaching the site from both the east and the west directions on White Mountain Lake Road. The posted speed near the project entrance on White Mountain Lake Road is 25 mph.

Because of the added traffic, a traffic study will be required will be provided analyzing the onsite traffic as well as the effects of the project on White Mountain Lake Road.

It is planned for the onsite roads of the development to be private gravel roads to fit the rural atmosphere of the development as it goes along the creek. The access to the development will be paved up to the clubhouse. A cross-section of the onsite roads is indicated in Figure 14.

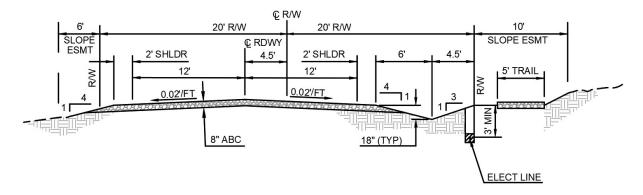


Figure 13. TYPICAL STREET SECTION

COMPREHENSIVE PLAN

As part of Navajo County's Comprehensive Plan, a Character Areas (Exhibit 2, Comprehensive Plan) was prepared indicating the planned land use for all areas in the county. A portion of the Character Areas Map that was obtained from the Navajo County website is shown in Figure 14, with the approximate project location shown in red.

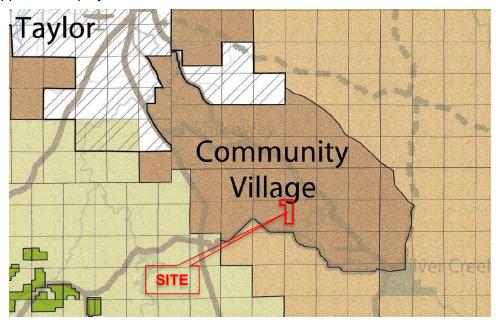


Figure 14. PORTION OF COMPREHENSIVE PLAN (NAVAJO COUNTY)

The brown portion that the site is in is designated as having a Character Area of "Community Village" as indicated in Navajo County's Comprehensive Plan, dated May 24, 2011. Character Areas in the plan represent generalized land use, development, or preservation concepts, as indicated by the Comprehensive Plan. Character Areas designate more general uses for areas of the County than zoning.

The Comprehensive Plan indicates the following:

"The purpose of the Community Village character area is to provide large areas with higher density residential development with a mix of related commercial, industrial and institutional uses extending from highway corridors and highway intersections. Community Village is an appropriate and encouraged location for uses such as community college campuses and hospitals or medical clinics." (Section 4.4.4, Comprehensive Plan)

This development fits the Community Village character area. Section 4.4.4 of the Comprehensive Plan indicates that Community Village can be a mix of residential and commercial and has no maximum or minimum density.

OPEN SPACE

Most of the open space for the Gateway Oasis White Mountain Lake development will be located along the Silver Creek. The Silver Creek is a great amenity that is located on the property and the owner would like to feature the creek and provide recreational access all along the creek on the entire property. Additional areas of open space will be provided throughout the project. Figure 15 below indicates the general location of open space for the project. The green and blue areas are planned to be open space.

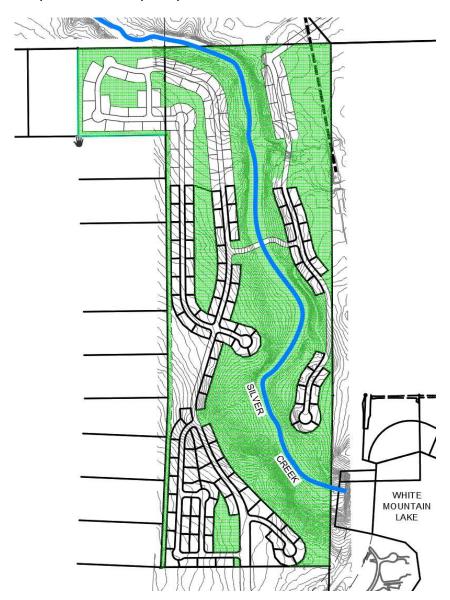


Figure 15. OPEN SPACE MAP

Calculations were completed to estimate the amount of open space for the project. The project will have 70.90 acres of open space. The total project size is 127.09 acres. This provides 55.8% open space for the project.

AMENITIES

The project will have several amenities which will make the project attractive to many different lifestyles. A list of the amenities planned for the project are listed below.

- Silver Creek
- Trails
- White Mountain Lake
- Store
- Clubhouse
- Swimming Pool
- Showers/Laundry Facilities

SILVER CREEK

The Silver Creeks exits White Mountain Lake Dam and flows directly through the project site. Along the creek is a relatively vast amount of vegetation and therefore wildlife that is fed by the water from the creek. The creek is located in the bottom of a rock canyon that will provide serenity and views for people in the area.

TRAILS

There is an existing well-traveled trail that travels along the Silver Creek in the bottom of the canyon. This existing trail along the creek will be the highlight of the trail system for the development. New trails will be constructed along the roadways with connection points down to the trail along the creek, providing unique opportunities for a place to walk in the area.

WHITE MOUNTIAN LAKE

A portion of the project is in the existing White Mountain Lake Recreation District. The owner plans to take advantage of this amenity and provide an opportunity for guests to recreate at the White Mountain Lake. The lake provides fishing, water skiing, swimming and has picnic tables along the shore.

STORE

A store will be constructed near the entrance of the development. The store will provide an opportunity to stay in the area to purchase food, refreshment and other necessary items. The store will be a convenient place to buy commonly needed items without leaving the development.

CLUBHOUSE

A clubhouse will be constructed as part of the project. It will provide a place to have large gatherings and perform other activities.

SWIMMING POOL

Along with the clubhouse will be a swimming pool. The swimming pool will provide a convenient location to cool off in the summer months and a place to leisurely enjoy the warm sun.

SHOWERS/LAUNDRY FACILITIES

Part of the construction will include several buildings providing showers and laundry facilities for guests to use when they stay at the site.

RECREATION DISTRICT

The southern portion of the project is currently in the White Mountain Lake Recreational District, allowing access and use of White Mountain Lake. The owner would like to utilize this allowance and provide use to some of the renters in the project. Property owners in the area and current members of the Recreation District have voiced concern that there are times when the parking lot for the lake and lake use in general is very high and the area is very crowded. The owner has expressed a willingness to discuss the current conditions of the lake and possibly expanding the parking area, or additional picnic areas or other things that may alleviate some of the crowded areas of the lake. The owner plans to meet with members of the organization to see if an agreement can be made. The owner does not plan to attempt to annex additional property into the District.

NEIGHBORHOOD MEETING

On August 23, 2019 a "Neighborhood Meeting" was held at the Holiday Inn Express conference room in Show Low, Arizona. The meeting was held to inform people in the area about the project and let them provide feedback on the development. Navajo County provided parcel owner names and addresses for all properties within 500 feet of the project boundaries. A sign-in sheet was provided at the meeting in which 64 people signed in. It is likely there were others at the meeting that didn't sign in. The main concerns at the meeting were the effects that the addition of the development on the existing water, sewer and paving infrastructure as well as the additional people using the lake.

It was explained that as the project moves along in the approval process, the existing water system, sewer system and access roads to the site will be examined to determine their capability to handle the additional demands on the infrastructure.

It was also explained that the owners of the property have been paying taxes to the recreational district for many years. It was also explained that one of the items included with the purchase of the property was a right to use the lake, just like all the others property purchases within the district. It was explained that the owner does want to have access for some of the renters, however the owner does not desire to try and annex more property into the district.